

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA  
Richmond Division**

In Re: Ruben A Ward, Jr.

Case No. 10-33663-KRH  
Chapter 13

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Household Realty Corporation, Movant  
(HSBC Consumer Lending Mortgage  
Services, Servicer)

vs.

Ruben A Ward, Jr., Debtor  
Rasheen Fulmore, Non-filing Co-Debtor  
Robert E. Hyman, Esq., Trustee  
Respondents

**ORDER TERMINATING AUTOMATIC STAY  
Real Property at 24184 Genito Road, Amelia Court House, Virginia 23002**

Upon consideration of the Motion for Relief from Stay filed by the Movant, Household Realty Corporation (HSBC Consumer Lending Mortgage Services, Servicer), and the Trustee having consented to the relief requested and the Debtor having consented to the relief requested, and a hearing having been held on October 30, 2012, and for good cause shown, it is

**ORDERED**, that the stay of 11 U.S.C. Section 362(a) and 1301(d) is modified to permit the Movant, to enforce the lien of its deed of trust as it pertains to the real property, under the Deed of Trust dated September 13, 2007, and recorded among the land records of COUNTY OF AMELIA, Virginia, and secured by the real property of the Debtors and the non-filing co-debtor at **24184 Genito Road, Amelia Court House, Virginia 23002**, and described as follows:

*ALL THAT CERTAIN PARCEL OF LAND LYING ON THE  
EAST SIDE OF STATE ROUTE NO. 816 IN LEIGH DISTRICT,  
AMELIA COUNTY, VIRGINIA CONTAINING 3.83 ACRES  
AND KNOWN AS LOT 16 OF MCDANIEL ESTATES AS  
SHOWN ON A PLAT OF SURVEY MADE BY ROBERT W.  
TIMBERLAKE LAKE SRVEYOR DATED JANUARY 16, 1990  
RECORDED IN PLAT CABINET B. SLIDE NO. 56 IN THE  
CLERK'S OFFICE OF THE CIRCUIT COURT OF AMELIA  
COUNTY, VIRGINIA TO WHICH REFERENCE IS MADE FOR  
A MORE PARTICULAR DESCRIPTION OF THE LANDS  
HEREIN CONVEYED.*

provided however, that any surplus proceeds from the foreclosure sale, after the satisfaction

of the Movant's debt and payment of the sale costs, shall be paid to the bankruptcy trustee for distribution through the bankruptcy estate; and, it is further

ORDERED, that the Movant shall promptly notify the Court and the Chapter 13 Trustee in writing of the results of any foreclosure of the subject deed and pay to the Chapter 13 Trustee any excess funds received from such foreclosure sale, to be disbursed upon agreement with the Debtor or upon further order of the Court; and it is further

ORDERED, that relief is granted as to the non-filing co-debtor, Rasheen Fulmore to the same extent as to the Debtor; and it is further

ORDERED, that this relief shall extend to the purchaser at the foreclosure sale to allow the purchaser to take such action under state law, as may be necessary, to obtain possession of the property.

Date: \_\_\_\_\_

Judge, U.S. Bankruptcy Court  
Eastern District of Virginia

Entered on Docket: \_\_\_\_\_

I ask for this:

/s/ Abby K. Moynihan, Esq.  
Abby K. Moynihan, Esq.  
VSB #79686  
301.490.1196  
*Attorney for Movant*

/s/ Pia J. North  
**Pia J. North**  
5913 Harbour Park Drive  
Midlothian, VA 23112  
(804) 739-3700  
*Attorney for Debtor*

(by Abby K. Moynihan, Esq. with permission from Pia J. North., Esq. based on FAX)

X /s/ Abby K. Moynihan, Esq.

X /s/ Robert E. Hyman .  
**Robert E. Hyman, Trustee**  
P.O. Box 1780  
Richmond, VA 23218  
(703) 836-2226  
*Trustee*

(by Abby K. Moynihan, Esq. with permission from Robert E. Hyman, Trustee based on FAX)

X /s/ Abby K. Moynihan, Esq.

Local Rule 9022-1(C) Certification

The foregoing Order was endorsed by and/or served upon all necessary parties pursuant to Local Rule 9022-1(C).

/s/ Abby K. Moynihan, Esq.

Certification

The undersigned certifies that the foregoing Order Granting Relief from Stay is in substantial compliance to the form order required by the Administrative Order and that no modifications, additions, or deletions have been made.

/s/ Abby K. Moynihan, Esq.

**PARTIES TO RECEIVE COPIES**

Ruben A Ward Jr.  
24184 Genito Road  
Amelia Court House, Virginia 23002

Rasheen Fulmore  
24184 Genito Road  
Amelia Court House, Virginia 23002

Copies were sent electronically via the CM/ECF system to Pia J. North, Esq., Attorney for Debtor, Abby K. Moynihan, Esq., and Robert E. Hyman, Trustee.